

WHAT IS CLAIMED IS:

1. A credit or debit copy-protected optical disc for use with a CD-ROM drive to provide for payment over a network to a seller of supplies or services comprising:

- (a) a hybrid optical disc having a ROM portion and a RAM portion;
- (b) the ROM portion including a preformed identification signature which is impressed into the ROM portion of the hybrid optical disc and is arranged to be difficult for a pirate to copy; and
- (c) the RAM portion being adapted to be written on to include user-specific encrypted information which makes the hybrid optical disc unique for a specific user and in combination with the ROM preformed identification signature provides a user-personalized secure signature that permits a user to communicate over the network to make payment for ordered products or services with a high degree of assurance that the information on the hybrid optical disc is secure from piracy.

2. The credit or debit copy-protected optical disc according to claim 1 wherein the user-personalized secure signature includes pre-payment information which permits pre-payment in whole or in part for services or products to be ordered.

3. The credit or debit copy-protected optical disc according to claim 1 wherein the hybrid optical disc is shaped so as to be usable by a conventional optical disc drive.

4. The credit or debit copy-protected optical disc according to claim 1 wherein the RAM portion includes a series of interactive questions which solicit answers from the user to verify the authenticity of the user.

5. The credit or debit copy-protected optical disc according to claim 4 wherein the series of interactive questions and answers are provided locally and not over the network.

6. The credit or debit copy-protected optical disc according to claim 1 further including user-specific information which personalizes the hybrid optical disc for that specific user.

7. A method for providing and using a credit or debit copy-protected optical disc, comprising the steps of:

(a) providing a hybrid optical disc having a ROM portion and a RAM portion;

(b) providing the ROM portion to include a preformed identification signature which is impressed into the ROM portion of the hybrid optical disc and is arranged to be difficult for a pirate to copy;

(c) providing the RAM portion to be adapted to be written on to include user-specific encrypted information which makes the hybrid optical disc unique for a specific user and in combination with the ROM preformed identification signature provides a user-personalized secure signature that permits a user to communicate over the network to make payment for ordered products or services with a high degree of assurance that the information on the hybrid optical disc is secure from piracy; and

(d) communicating over a network the information in the ROM and RAM portions to permit payment for ordered products or services.